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Illinois Department of Insurance Offers Free Insurance Counseling to Storm Victims

Department staff can help consumers with insurance forms, claims, and questions

CHICAGO—June 25, 2010. As many Illinois communities continue to recover from recent catastrophic wind storms and floods, the Department is reminding consumers that it provides free insurance counseling services to help affected individuals with the insurance claims process. Department staff can assist with questions such as how to properly document storm damage, whether to make temporary repairs, what a consumer's homeowner policy covers, and what to expect during the claims process.

"The damage caused by a natural disaster can be devastating, and the post-storm claims processes can seem overwhelming," said Michael T. McRaith, Director of the Department. "The Department's professional consumer service representatives are available to help consumers navigate the claims process and resolve any disputes that arise in the claim settlement process."

The Department offers the following advice on what to do after a damaging storm strikes:

- **Contact your insurance company as soon as possible.** Provide as much detail as you can about damage to your property and all phone numbers where you can be reached.
- **Make temporary repairs to protect your property.** This may include boarding up windows, covering furnishings, and drying out wet carpets and furniture. Keep all bills and receipts from repairs.
- **Get prior agreement from your insurance adjuster before contracting for repairs.** Be cautious when signing repair contracts and only deal with reputable contractors.
- **Do not throw away damaged furniture and other expensive items.** The adjuster will want to see damaged items.
- **Be cautious when hiring a contractor.** Deal only with established, reliable contractors. Obtain written estimates before repairs begin and keep your insurance representative involved.
- **If hiring a public adjuster, be certain you understand what services are provided and what fees will be charged.** "Public adjusters" (or insurance adjusters who are not employed by a particular insurance company) are usually hired to help settle a complex or difficult loss negotiation with an insurance company for a fee, which is typically 10% of a claim. Illinois law requires public adjusters to be licensed by the Department. Contact the

Department at (866) 445-5364 to verify that the public adjuster is licensed and in good standing **before** signing any contract. You **do not** need to hire a public adjuster in order to settle a claim with your insurance company, and many consumers may find that the services offered by public adjusters can be performed, for free, by trained Department staff. You may wish to speak with Department staff before engaging the services of a public adjuster.

Useful information on insurance coverage and how to handle the insurance claims process following a natural disaster can also be found in the Department's consumer fact sheet entitled "When Disaster Strikes – What to do After an Insured Homeowners Loss" that provides. The fact sheet can be found on the Department's website, www.insurance.illinois.gov, or by clicking [here](#). A list of agencies and organizations available to help ease the burdens caused by a major disaster can also be found on our website or by clicking [here](#).

More information

The Department's mission is to protect consumers by providing assistance and information, by efficiently regulating the insurance industry's market behavior and financial solvency, and by fostering a competitive insurance marketplace. The Department assists consumers with all insurance complaints, including health, auto, life, and homeowner. Consumers in need of information or assistance should visit the Department's Web site at insurance.illinois.gov or call our toll-free hotline at (866) 445-5364.

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